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Apple Pay Coming to N26 Customers

Offering an Easy, Secure & Private Way to Pay

Berlin, December 11th, 2018 - N26, the mobile bank, today brings its customers Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that's fast

and convenient.

Since its launch, the mobile bank has been a pioneer in financial innovation. With the market launch of Apple Pay in Germany, N26 is taking another strategic step to simplify the daily financial needs of customers through the use of state-of-the-art technologies. The launch of Apple Pay in Germany follows the introduction of the mobile payment service for N26

customers in France, Italy, Spain, Finland and Ireland.

With Apple Pay, N26 customers have access to an easy, secure and private way to pay in stores, apps and on the Internet via Apple devices. Payments with Apple Pay are faster than payments with traditional debit and credit cards or other payment methods. Payments can be made contactless via smartphone, Apple Watch or Safari on MacBook Pro or MacBook Air with Touch ID, eliminating the need to search for a wallet. Customers can also add their card to Apple Pay

via the N26 app or alternatively via the Apple Wallet app.

Security and privacy is at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security

code.

"N26 has already successfully launched Apple Pay in five European markets", says Valentin Stalf, founder and CEO at N26. "Germany is now one of our most important markets. We are excited to integrate Apple Pay, a modern and secure technology, into our banking experience and to take the next step in mobile payment together with our customers".

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by credit and debit cards. In stores, Apple Pay works with iPhone SE, iPhone 6 and later,

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and Apple Watch.

Online shopping in apps and on websites accepting Apple Pay is simple with Touch ID, or just

double-click the side button and authenticate with a glance with Face ID. There's no need to

manually fill out lengthy account forms or repeatedly type in shipping and billing information

with Apple Pay. When paying for goods and services in apps or Safari, Apple Pay works with

iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation and later), iPad Air 2, and iPad mini

3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running

macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID

on the new MacBook Pro and MacBook Air.

For more information on Apple Pay, visit: http://www.apple.com/apple-pay/

About N26

N26 is a mobile bank that the world loves to use. We have over 2 million customers across 24 markets who generate

over €1.5 billion in monthly transaction volume. Our team of over 500 employees in 3 locations is concentrated on

reinventing the banking experience for the digital generation. With our full banking license, state-of-the-art technology

and no branch network, N26 is redesigning banking for the 21st century. Valentin Stalf and Maximilian Tayenthal

founded N26 in 2013 and launched the initial product in early 2015. N26 currently operates in: Austria, Belgium,

Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania,

Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and the UK. N26 has

announced to enter the US market in early 2019 where it will operate via its wholly owned subsidiary N26 Inc. based

in New York. Since January 2015, N26 has been available for Android, iOS, and desktop. N26 has raised more than

\$215 million from investors including Tencent, Allianz X, Peter Thiel's Valar Ventures, Li Ka-Shing's Horizons

Ventures, Earlybird Ventures, Battery Ventures, in addition to members of the Zalando management board, and

Redalpine Ventures.

Website: n26.com | Twitter: @n26 | Facebook: facebook.com/n26 | YouTube: youtube.com/n26bank

N26 Press Contact

Katharina Heller

press@n26.com